Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 1

Resources needed	**Activity A:** Need or Want worksheet	**Activity B:** Sorting activity

Aspect	Timing	Activity
Ground rules	2 mins	• Revisit the Ground Rules your class wrote together following their introduction to The Story Project.
Settle 	3 mins	**All the Money in the World** • Ask children to close their eyes and imagine they had all the money in the world. What would their dream purchase be? Give children a sticky note each to write or draw what they would buy. Collect them and stick them onto a class poster. • Throughout the unit, they will continue to look at and add to their poster as they think of more things they might want.
Training 	10 mins	• Look at the front cover of the book. • Who could the characters be? • Show the Emotional Vocabulary images. • How could the characters be feeling? What makes pupils think this?
Objective 	5 mins	• I can tell you some of the ways people pay for things and some of the decisions people must make about spending.
Read 	15 mins	• Share the story with pupils. • Use the suggested comprehension questions to develop pupils' understanding of vocabulary, retrieve information, and infer meaning.
You 	12 mins	**Class discussion:** Use the prompts on the slides **Activity A: Need or Want: The Big Decision** • Explain to the children that today they will be discussing the difference between things we need and things we want. A need is something we require to live or be healthy, while a want is something we desire but don't necessarily need to survive. • Give pairs of children the list of items for them to discuss and decide if each one is a want or a need. • Once the children have sorted their items, ask them to explain why they put each item in the want or need category. Encourage them to think about why certain items are essential for life (e.g., food, water) and why others are just nice to have (e.g., toys, gadgets). • Optional drama extension: If time allows, ask the children to act out a scenario where they need to make a decision about which items to buy with a limited budget. They will use the sorted items to help decide what to buy, focusing on needs first. After acting out their choices, ask them to explain their decision and whether they made the right choice. **Activity B: Time to Pay!** • Discuss the four payment types (cash, debit card, credit card, saving up) with the children and ask them to share their experiences of seeing or using these payment types. • Give children the worksheet: they will work with a partner to match the payment type to its definition. • There is then a list of items to sort by payment type (e.g., groceries, a new bike, a holiday). • Explain that their first task is to match each payment type to its definition by writing the correct description next to each payment type. • Once completed, children will then sort the list of items into payment types, writing the items under the column they believe is most appropriate. • Discuss the answers as a group to ensure understanding of each payment type and why it might be used in different situations. • Discuss questions like: Why might someone choose one payment type over another? When might saving up be better than using a credit card?

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Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 2

Resources needed	**Activity B:** Access to the internet as a class or in pairs

Aspect	Timing	Activity
Settle 	3 mins	**Dressing Gown Cat** • Look at the child transforms a dressing gown into a pretend cat. • Ask children to close their eyes and imagine they are in their favourite cosy spot at home. • Slowly move their bodies like a cat stretching or curling up in a ball, taking deep breaths as they do. • Encourage calm stretching: reach out like a cat waking up, then curl into a ball like a sleeping kitten. • Focus on the feeling of calm, letting the breath flow with the movements.
Training 	10 mins	• Look at the picture of mum putting money into different pots to pay the bills. • Show the Emotional Vocabulary images. • How could Mum be feeling? What makes pupils think this?
Objective 	5 mins	• I can tell you how money can affect people's emotions.
Read 	15 mins	• Share or recap the story with pupils. • Use the suggested comprehension questions to develop pupils' understanding of vocabulary, retrieve information, and infer meaning.
You 	12 mins	**Class discussion:** Use the prompts on the slides **Activity A: Planning a Positive No-Money Day** • Explain to the class that a 'no-money day' involves appreciating what you already have and enjoying free activities. • Discuss the importance of staying positive and finding joy in activities that don't require money. • Ask each child to plan a 'no-money day' by listing fun activities they could do and places they could visit without spending money. • Provide examples such as playing games, having a picnic in the park, or reading a book at home. • Encourage the children to share their ideas with the class and create a collective list of no-money activities. • Suggest they try some of these activities with their families and reflect on how it made them feel. **Activity B: Money and Mood Game** • Explain that banks like NatWest are helping children learn about money and how it affects wellbeing. • Ask the class why they think banks encourage children to learn more about finances. • Introduce NatWest's "Money and Mood" game where children select emojis to represent how characters feel about money-related decisions: https://natwest.mymoneysense.com/challenge/money-and-mood-uk • Play the game together as a class or let children play individually. • Discuss the results as a group, exploring whether any outcomes were surprising. • Highlight how understanding money decisions can influence emotions and wellbeing.

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Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 3

Resources needed	**Activity A:** Examples of things to save for	**Activity B:** Sentence stems

Aspect	Timing	Activity
Settle 	3 mins	**The Money Jar** • Ask children to imagine they are helping Mum count coins to pay the bills. • Breathe in deeply, imagining holding a coin with each inhale. • As they breathe out, imagine slowly adding a coin to a jar. • Repeat for five breaths, focusing on how calm and peaceful the breathing makes them feel. • End with a deep breath, imagining all the bills are taken care of and they feel calm.
Training 	10 mins	• Look at the picture on page 9. Mum is holding her child. • Show the Emotional Vocabulary images. • How could each of them be feeling? What makes pupils think this?
Objective 	5 mins	• I can tell you some of the reasons people save or spend money.
Read 	15 mins	• Share or recap the story with pupils. • Use the suggested comprehension questions to develop pupils' understanding of vocabulary, retrieve information, and infer meaning.
You 	12 mins	**Class discussion:** Use the prompts on the slides **Activity A: The Marshmallow Money Challenge** • At the start of the lesson, try the marshmallow test with your class! (details in slide notes) • Show the class the video on delayed gratification: Marshmallow Test. • Discuss the experiment, asking how the children who waited might have felt compared to those who didn't. • Explain that saving money is like the experiment-waiting can lead to greater rewards. • Ask the children to think of something they'd like to save for and discuss why waiting and saving might feel better than spending immediately. • Share real-life examples of saving for short- and long-term goals, such as holidays, toys, or big events. Brainstorm ways they can practise delayed gratification, linking it to saving money for something special. **Activity B: Money Advice Hot Seat** • Divide the class into small groups. One child will sit in the "hot seat" as a volunteer, and the others will act as advisors. • Explain the scenario: the volunteer child is a teenager who has a part time job. They have a set amount of money each month (e.g., £80) but wants to save a portion for something important, like a new bicycle. They are struggling because they run out of money each month due to their spending. • Share a breakdown of their monthly spending (e.g., snacks/drinks £25, cinema £15, game subscription £3, dog food £10, fast food £25) and explain that their goal is to save £10 per month for their bicycle. • The children in the group will give advice on how to save money. Sentence stems are also in the slides. • After the group has discussed and given their advice, swap roles so another child gets to sit in the hot seat. • As a class, reflect on the advice given and discuss how making thoughtful choices about spending can help achieve savings goals.

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Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 4

Resources needed	Activity A:	Activity B:

Aspect	Timing	Activity
Settle 	3 mins	**Cosy Bedtime Breathing** • Ask children to close their eyes and imagine waking up in a cosy bed, just like the characters in the book. • Guide them to stretch their arms up high, imagining how it feels to wake up rested and ready. • Encourage them to breathe in deeply and then slowly exhale, snuggling back under the covers. • Invite children to notice how relaxed they feel as they imagine the warmth and safety of their bed. • Ask them to think about what other calming things help them feel peaceful, like their favourite blanket or a quiet place.
Training 	10 mins	• Look at page 17. The lady at the foodbank is talking to Mum. • Show the Emotional Vocabulary images. • How could Mum be feeling? What makes pupils think this?
Objective 	5 mins	• I can tell you what 'borrowed' means and why people might borrow money.
Read 	15 mins	• Share or recap the story with pupils. • Use the suggested comprehension questions to develop pupils' understanding of vocabulary, retrieve information, and infer meaning.
You 	12 mins	**Class discussion:** Use the prompts on the slides **Activity A: Borrowed Money Decisions** • Read the explanation of borrowing with your class. • Label one side of the room as "Borrow" and the other as "Don't Borrow." • Read aloud each scenario. • Ask children to walk to the side that matches their decision for each scenario. • After each scenario, invite volunteers to explain their choices. • Facilitate a class discussion about good and bad reasons for borrowing money. • Conclude by explaining that saving is often better, but borrowing in emergencies is acceptable if we can repay it. **Activity B: Money Decision Tree** • Recap the concept of a credit card, highlighting how borrowing involves repaying the amount plus interest if not paid back quickly. • Explain the importance of weighing pros and cons before borrowing money. • Introduce the activity: using a Decision Tree to determine the best payment option for various scenarios. • Read each scenario aloud, encouraging children to work in pairs or small groups to discuss and decide: • Facilitate group sharing, discussing their choices and reasoning for the payment method or decision not to purchase. • Invite children to create their own examples to apply the Decision Tree, ensuring clarity on responsible borrowing.

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Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 5

Resources needed	**Activity B:** Flip chart paper to record ideas on

Aspect	Timing	Activity
Settle 	3 mins	**All the Money in the World #2** • Review the class poster. Ask children if they have removed anything from their poster or if they could only pick one item right now, what would it be? • Discuss whether their wants and needs have changed throughout the unit and how they feel about their choices.
Training 	10 mins	• Look at page 19. Mum is cross with her child. Why is she cross? • Show the Emotional Vocabulary images. • How could the child be feeling? What makes pupils think this?
Objective 	5 mins	• I can tell you how to keep money and possessions safe.
Read 	15 mins	• Share or recap the story with pupils. • Use the suggested comprehension questions to develop pupils' understanding of vocabulary, retrieve information, and infer meaning.
You 	12 mins	**Class discussion:** Use the prompts on the slides **Activity A: Safe or Risky?** • Discuss with the children why it's important to keep money and possessions safe. • Assign small groups and give each group a scenario where someone's money or possessions might be at risk (e.g., leaving a bag unattended, sharing a PIN, or carrying lots of cash). Examples are in the slide notes. • Ask each group to act out the scenario twice. First, showing a risky choice. Then, showing a safer choice. • After each performance, invite the class to discuss what was risky and what actions were safer. Encourage children to suggest other ways to improve safety in the scenario. • Summarise key tips for keeping money and possessions safe. **Activity B: Safe Spot Hunt** • Explain to the children that they will brainstorm ways to keep money and possessions safe at home, at school, and outdoors. • Discuss different types of money and possessions (e.g., cash, wallets, phones, keys, and lunchboxes). Examples are in the notes below. • Ask children to think of examples for each location and record their ideas (e.g., "lock money in a safe at home" or "keep your bag zipped at school"). • Highlight any overlaps in suggestions to show universal good practices. • End by reviewing their ideas as a class and creating a top five safety checklist.

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Year 3	**It's a No-Money Day** *Kate Milner*	Lesson 6

Resources needed	QR codes (on PowerPoint slides)

Aspect	Timing	Activity
 **Settle**	5 mins	• Think about the children's Settle Toolbox and all the ideas they have added during this unit. Remind children they can use these ideas whenever they need to calm big emotions. • Choose one of the Settle activities from Lessons 1-5 • Discuss how the Settle activities made the children feel.
 **Training**	10 mins	• Show the Emotional Vocabulary images from Lessons 1-5. • Which feelings and emotions have you covered over the Unit? • Can the children explain what each feeling and emotion means? • Can they give an example of when they have felt like that themselves?
 **Objective**	5 mins	Assessment opportunity of objectives from Lessons 1-5: • I can tell you some of the ways people pay for things and some of the decisions people must make about spending. • I can tell you how money can affect people's emotions. • I can tell you some of the reasons people save or spend money. • I can tell you what 'borrowed' means and why people might borrow money. • I can tell you how to keep money and possessions safe.
 **Read**	5 mins	• Ask children to summarise main wellbeing themes of the story to their Talk Partner
You 	15 mins	**Review of Learning: Class Discussion** • As a class or in small groups, read the questions to the class and/or display on a screen to facilitate the discussion. • Give the children some thinking time, or time to Think-Pair-Share their responses with a Talk Partner. • Please summarise the children's responses in the online form. • There are some additional questions in the same form for teachers to complete. Form link: Lesson 6 Review of Learning

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Water

Ice cream

Food

Smartphone

Jacket

Toy

Medicine

Pet food

Bicycle

School uniform

Bed

Chocolate bar

Mobile phone charger

PlayStation

Book

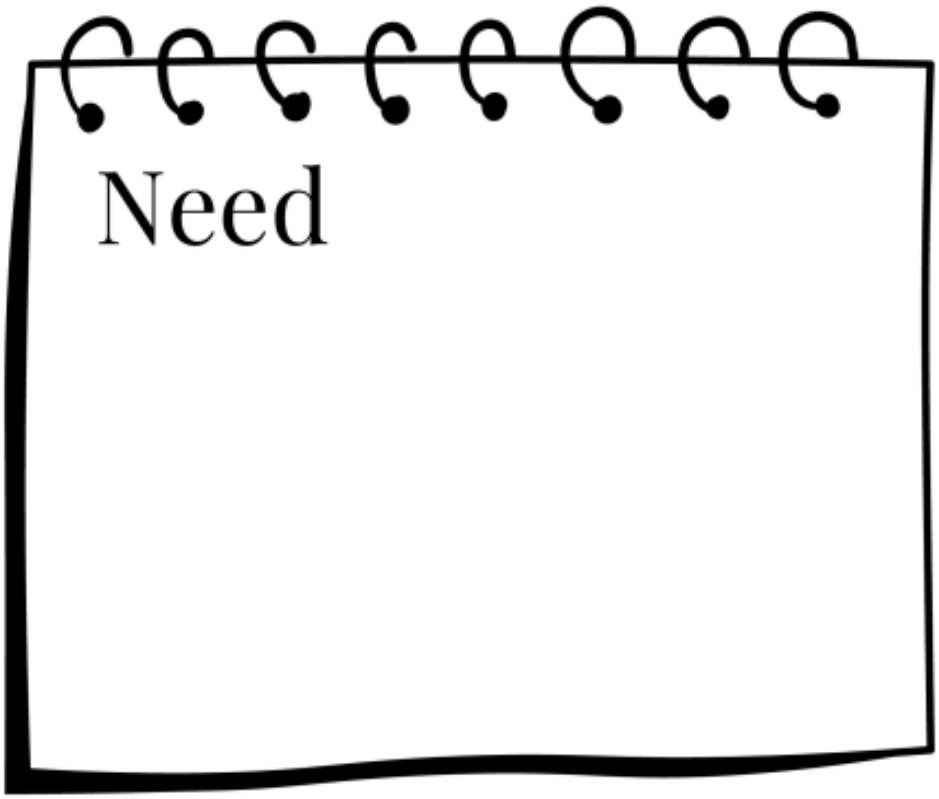
Shoes

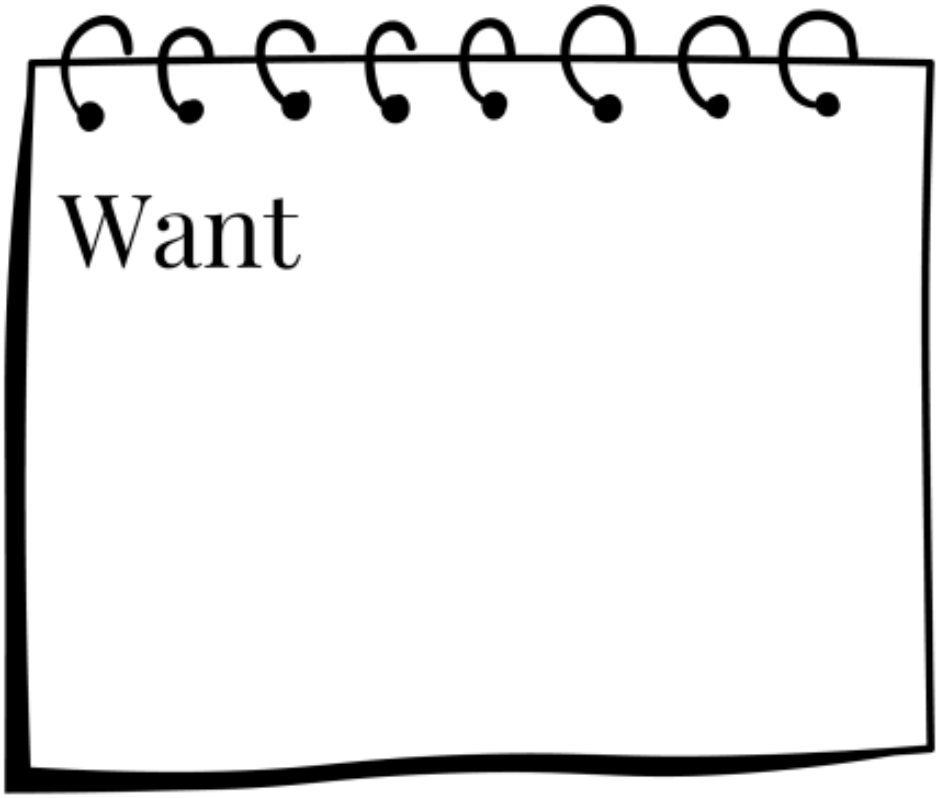
Laptop

Toothbrush

Game console

Hairbrush





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It's a No-Money Day

Lesson 1, Activity B: Time to Pay!

Match the payment type to the correct definition:

Cash 	A card that takes money straight from your bank when you pay for something.
Debit card 	Putting money aside bit by bit until you have enough to buy what you want.
Credit card 	Money you can hold in your hand and give to someone to pay for something.
Saving up 	A card that lets you borrow money to pay now, but you have to pay it back later.

Which payment type would you use for each of these items?

Buying a bus ticket.

Booking a family holiday.

Going on a special holiday abroad.

Buying a new bike.

Paying for shopping at the supermarket.

Paying for a subscription service like Netflix.

Paying for an emergency car repair.

Buying a chocolate bar from a corner shop.

Ordering a new TV.

Buying a new mobile phone.

Having a big family celebration like a wedding or party.

Purchasing a gift for someone's birthday.

Giving money for a school fundraiser.

Buying a special piece of jewellery.

Paying for petrol at a station.

Paying for a poppy for Remembrance Day.

Buying a gaming PC or console.

Purchasing a cinema ticket at the counter.

Paying for a car boot sale item.

Buying a book in a bookshop.

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Cash 	Debit card 	Credit card 	Saving up 